Guide

TO PERSONAL INJURY PROTECTION

2002

SGIIII

TABLE OF CONTENTS

PART 1 GENERAL INFORMATION 3

YOUR CLAIM FOR COMPENSATION 3
THREE TYPES OF CLAIM FORMS 3
WHO IS COVERED? 3
FILLING OUT THE FORM 4
HOW WILL YOUR CLAIM BE PROCESSED? 4
WHAT AMOUNT WILL YOU RECEIVE AND HOW SOON? 4
WHAT CAN YOU DO IF YOU ARE NOT SATISFIED WITH A DECISION? 4
CAN I STILL SUE? 5

PART 2 BENEFITS AND RESPONSIBILITIES 6

WHAT'S COVERED 6
TRAVEL COSTS 6
CHILD CARE 6
MEALS 6
LODGING 6
PHONE CALLS 7
CASH ADVANCES 7
OTHER REHABILITATION EXPENSES 7
OTHER BENEFITS 7
RESPONSIBILITIES 7

PART 3 EARLY INTERVENTION PROGRAM 9

INITIAL TREATMENT 9
SECONDARY ASSESSMENT 9
TERTIARY ASSESSMENT 9

PART 4 HOMECARE AND CAREGIVER BENEFITS 10

PERSONAL AND HOME ASSISTANCE BENEFITS 10
CAREGIVER BENEFIT 10
REDUCED CAREGIVER BENEFIT 10

PART 5 PERMANENT IMPAIRMENT BENEFIT 11

DEFINITION OF PERMANENT IMPAIRMENT 11
BENEFITS 11
WHO DECIDES? 11

PART 6 DEATH BENEFITS 12
FUNERAL BENEFIT 12
DEATH BENEFITS – NO DEPENDANTS 12
SPOUSAL DEATH BENEFITS 12
DEPENDENT CHILD(REN) BENEFITS 13
CAPITALIZATION OF DEATH BENEFITS 13

PART 7 INCOME REPLACEMENT BENEFITS 14
FULL-TIME EARNERS 14
SELF-EMPLOYED (FULL-TIME) 15
TEMPORARY OR PART-TIME EARNERS 15
SELF-EMPLOYED (PART-TIME) 16
NON-EARNERS 16
FAMILY ENTERPRISE 17
STUDENTS (LOSS OF STUDIES) 17
YOUTH (LOSS OF STUDIES) 18

PART 8 RESIDUAL CAPACITY 20

PART 9 THE APPEAL PROCESS 21

PART 10 APPLICATION FOR BENEFITS (PART I) 22
PERSONAL INFORMATION 22
ACCIDENT CIRCUMSTANCES 23
ABOUT YOUR INJURIES 24
ABOUT YOUR HEALTH 25
ABOUT YOUR WORK 25
DESIGNATED PRIMARY PRACTITIONER 25
THE FINAL PAGE OF PART I 25

APPLICATION FOR BENEFITS FOR INCOME REPLACEMENT OR LOSS OF STUDIES (PART II) 26
WORK STATUS 26
PRIMARY AND CURRENT EMPLOYMENT 26
OTHER EMPLOYMENT 26
YOUR WORK HISTORY 26
TAX INFORMATION 26
STUDENT INFORMATION 27
THE FINAL PAGE OF PART II 27

FOR MORE INFORMATION 27

TABLE OF BENEFITS 28

PART 1

GENERAL INFORMATION

This guide is intended to help persons injured in automobile accidents or members of their family file a claim for compensation. It contains instructions on how to fill out the application(s) for benefits, information on the various types of benefits you may be eligible to receive and more. Even after you have filed your application(s) for benefits with SGI, keep this guide on hand throughout the compensation process for easy reference. Remember, this booklet is only a guide. Any variation between it and the *Automobile Accident Insurance Act* will be resolved by referring to the Act.

NO FAULT – A MISNOMER

The Personal Injury Protection Plan (PIPP) is sometimes described as "no fault" insurance, but the description is misleading. Fault is still assessed in collisions, and drivers who are at fault for motor vehicle accidents in Saskatchewan are subject to surcharges on their driver's licences (the exact surcharge amount will depend on the number of at-fault accidents over the previous three years). In addition, drivers who are at fault for a collision must pay the $700 Auto Fund deductible for damage to their vehicle and their insurance must pay the $700 deductible of the other driver. Drivers who are at fault for collisions are also subject to the provisions of SGI's Driver Improvement Program. Provisions range from warning letters to driver's licence suspensions.

The reason PIPP is sometimes called "no fault" insurance is because PIPP provides **injury** benefits to Saskatchewan residents injured in motor vehicle accidents, **regardless of fault.** However, the provision of injury benefits does not affect the application of the $700 Auto Fund deductible, driver's licence surcharges or the provisions of the Driver Improvement Program.

YOUR CLAIM FOR COMPENSATION

Your application(s) for benefits must be completed in order to receive Personal Injury Protection Plan benefits. Please answer all questions in the application that you are required to answer. The application must be dated, signed and returned to your Personal Injury Representative as soon as possible.

Claims for compensation must be filed with SGI within two years of the date of the accident. However, the sooner you act, the easier it will be for you and your caregivers to provide the information required to have SGI process your request for compensation quickly.

THREE TYPES OF CLAIM FORMS

There are three types of claim forms for compensation. Two are for persons injured (Application For Benefits Part I and Application For Benefits For Income Replacement or Loss of Studies Part II) and the third is for fatalities (Death Benefit Application).

WHO IS COVERED?

All Saskatchewan residents injured in an automobile accident anywhere in Canada or the United States are covered under PIPP. The injury must have occurred on or after Jan. 1, 1995. Non-residents of Saskatchewan may also be eligible to the extent that they are not at fault for an accident. If a driver is at fault for the accident and is convicted under the Criminal Code for certain offences, the driver will not be eligible for a Permanent Impairment Benefit. However, drivers convicted under the Criminal Code are eligible for all other benefits, including medical care and income replacement.

FILLING OUT THE FORM

To assist your Personal Injury Representative in determining the benefits you are entitled to receive, the appropriate Application For Benefits must be completed in full, dated and signed by you. If you need help answering the questions on the form, please consult Part 10 of this guide, "Application For Benefits," on page 22.

If your state of health prevents you from completing the form, or if you would like help, please call your Personal Injury Representative, whose name and telephone number is on the inside back cover of this guide. Or call our office at one of the phone numbers listed on page 27.

Once you have completed the application, include any documents you are required to provide. If you obtain documents needed to process your claim after the application has been filed with SGI, please write your file number on each document and forward them to your Personal Injury Representative. Your file number appears on the inside back cover of this guide.

You can mail your completed Application For Benefits to your Personal Injury Representative, or you can call him or her to set up a meeting.

HOW WILL YOUR CLAIM BE HANDLED?

When the completed Application For Benefits is received by your Personal Injury Representative, it will be reviewed to ensure that all questions have been answered. Based on the information provided, your Personal Injury Representative will determine your entitlement to benefits and the type of and amount of compensation you are eligible to receive. The length of time for this assessment can vary, depending on the supporting documentation that is required. This documentation could include a medical practitioner's report form, verification of earnings, etc.

Depending on the type of benefits, you will be notified in writing of the amount of compensation you are entitled to receive, as well as how the amount was determined. This letter will be provided to persons receiving income replacement, home care, child care, personal care and/or permanent impairment benefits. You will also be advised in writing if there's a change to your benefit entitlement. If you require further information, contact your Personal Injury Representative.

WHAT AMOUNT WILL YOU RECEIVE AND HOW SOON?

See page 28 for a table listing the benefit amounts you may be eligible to receive. Each claim is unique and the amount of compensation payable will not be the same for each claim. For example, if you qualify for an income replacement benefit, the level of compensation depends on your status at the time of the accident (e.g., student, worker, unemployed, etc.), the income you were earning, the number of dependants, deductions to be applied and so on. Reimbursement of expenses depends on the amount being claimed, the supporting documentation provided and the amounts allowed by legislation. A decision on the amount to be paid can be made by your Personal Injury Representative only after all the information is obtained. The time periods for providing compensation will vary from case to case, but your Personal Injury Representative will do everything possible to ensure you receive your benefits in a timely manner.

WHAT CAN YOU DO IF YOU ARE NOT SATISFIED WITH A DECISION?

If you're not happy with a decision made by SGI, you can have the decision reviewed through an appeal process. This process is explained in detail on page 21 of this guide.

CAN I STILL SUE? YES AND NO

Injury benefits are provided regardless of fault or accident responsibility. Under PIPP, the person in a motor vehicle accident is not allowed to sue the other party for pain and suffering.

Under PIPP, persons not at fault have the right to sue for certain economic losses not covered by the plan's personal injury provisions. For example, if you earn more than what is insured by PIPP (see amount on line 20 of the benefits table, page 28) you can sue for the net income actually lost, in excess of the maximum amount provided under PIPP. If your actual medical expenses are more than the maximum provided under PIPP, you can sue the responsible driver for the excess expenses. But you cannot sue the at-fault driver for pain and suffering. If you wish to sue the responsible party (or parties) for economic loss, you must do so within one year of the date of the accident.

BENEFITS AND RESPONSIBILITIES

WHAT'S COVERED

SGI will pay approved costs associated with your rehabilitation plan. Receipts are required for reimbursement of medical expenses.

Medical expenses must have been incurred as a result of the accident and must not be covered under the *Health Services Insurance Act.*

The following are medical expenses paid by PIPP:

- medical and paramedical care;
- transportation (mileage, bus fare, etc.) and lodging for the purpose of receiving medical care;
- prescription medication;
- prosthetic and orthopedic devices;
- physiotherapy, chiropractic, dental services, etc.

In addition, where the physical or mental condition or age of a person requires that he or she be accompanied in order to obtain medical or paramedical care, the person accompanying the claimant is entitled to reimbursement of transportation, lodging and other expenses.

Please note: treatments and procedures without proven results, such as iridology, reflexology, soft neck collars and herbal remedies, are not covered by PIPP.

TRAVEL COSTS

SGI will pay per kilometre for travel to and from a caregiver. For the amount payable, see line 14 of the benefits table (page 28). If you do not have a vehicle and must travel by taxi or bus, advise your Personal Injury Representative and he or she will arrange to pay those transportation charges. SGI can provide money in advance to cover these costs. If you have parking expenses, obtain a receipt if possible; if not, keep track of these costs and advise your Personal Injury Representative.

CHILD CARE

If you require child care while undergoing treatment, SGI will pay reasonable expenses. Receipts must be provided. Advise your Personal Injury Representative that you require assistance with these costs.

MEALS

If you are required to be away from home to attend a medical appointment, assessment or treatment, SGI may pay for your meals during the time you are away. The amount payable is shown on line 15 of the benefits table (page 28).

LODGING

If you have to stay at a hotel while undergoing rehabilitative treatment, SGI will pay reasonable hotel costs. Your Personal Injury Representative can provide a list of hotels that give corporate rates. If you wish to stay with a relative or friend, SGI will pay an amount per day. For the amount payable, see line 16 of the benefits table (page 28).

PHONE CALLS

SGI will reimburse an injured person who is hospitalized for reasonable long-distance telephone and television expenses.

CASH ADVANCES

If you need money to pay for food, travel or lodging while attending a secondary or tertiary treatment program, your Personal Injury Representative may arrange a cash advance.

OTHER REHABILITATION EXPENSES

If you have any extraordinary expenses not covered by the above, discuss them with your Personal Injury Representative. Please note: if a treatment centre requires you to wear proper footwear such as running shoes, comfortable clothing, undergarments or swimwear, these costs are your responsibility.

OTHER BENEFITS

DAMAGED CLOTHING

SGI will pay to clean, repair or replace clothing damaged in the accident. The maximum amount payable appears on line 18 of the benefits table (page 28).

HOMECARE AND CAREGIVER BENEFITS

See Part 4, page 10, for full details.

PERMANENT IMPAIRMENT BENEFIT

See Part 5, page 11, for full details.

DEATH BENEFITS

See Part 6, page 12, for full details.

INCOME REPLACEMENT

See Part 7, page 14, for full details.

YOUR RESPONSIBILITIES

SGI wants you to recover from your injuries to the fullest extent possible. To maximize your recovery, you are expected to co-operate fully with the rehabilitation plan proposed by your medical practitioner, secondary or tertiary treatment centre.

The level and speed of your recovery depends on regular attendance and full participation. The treatment centres are required to report poor attendance and lack of participation. Absenteeism or lack of effort may affect your benefits.

Attend all medical and rehabilitation appointments. If you cannot attend an appointment due to an emergency, contact the assessment or treatment centre as soon as possible and they will reschedule you. If the centre does not receive enough advance notice of a cancellation, there may be a cancellation fee, payable by SGI. The centre sets up appointments for you with practitioners and if you don't attend, the practitioners still charge SGI for the lost time. Failure to attend may affect your benefits and more importantly your recovery.

Section 185 of the *Automobile Accident Insurance Act* reads, in part:
The insurer may refuse to pay a benefit to a person or may reduce the amount of a benefit or suspend or terminate the benefit, where the person...

(d) without valid reason, neglects or refuses to undergo an examination by a practitioner, or interferes with an examination by a practitioner, requested or required by the insurer;

(e) without valid reason, refuses, does not follow or is not available for treatment recommended by a practitioner and the insurer;

(f) without valid reason, prevents or delays recovery by his or her activities;

(g) without valid reason, does not follow or participate in a rehabilitation program made available by the insurer.

If you have questions about your treatment program, talk to the treatment centre or to your Personal Injury Representative. If you have questions concerning your rehabilitation benefits and responsibilities under PIPP, please discuss them with your Personal Injury Representative.

EARLY INTERVENTION PROGRAM

The major emphasis of the Personal Injury Protection Plan (PIPP) is rehabilitation. To assist in the rehabilitation of your injury, SGI has established an Early Intervention Program in conjunction with the Saskatchewan Medical Association, the Saskatchewan Chiropractic Association and the Saskatchewan Physiotherapy Association. The program is based on the best scientific information available and deals with the most common types of injuries. Here's how the program works:

INITIAL TREATMENT

Your initial caregiver (anyone who provides medical care, such as a doctor, physiotherapist, chiropractor, etc.) will develop a treatment plan for your injuries. The plan should include a description of your injury, the type of treatment(s) being recommended and timelines for when the treatment(s) should be completed.

In most cases, initial treatment is sufficient to help an injured person recover within the expected timeframe. Initial treatment is hands-on care provided by a chiropractor, physiotherapist or massage therapist. In certain instances, this treatment may be supplemented with other treatments, such as a strengthening or conditioning program.

SECONDARY ASSESSMENT

An injured person may take longer to recover than expected. When this occurs, other assistance may be helpful.

If your injury has not improved significantly within four to six weeks after the accident, you may be referred to a Secondary Assessment Centre. These centres are located throughout the province. The secondary assessment will involve an examination by a physician, a physiotherapist and a chiropractor. The secondary assessment team will analyze your medical health information to determine if the original diagnosis and/or treatment was correct. The assessment team will promptly provide a report to you, your caregiver and your Personal Injury Representative outlining recommendations for your continued care.

TERTIARY ASSESSMENT

The secondary assessment and subsequent treatment may not enable the injured person to recover sufficiently from his or her injuries to return to normal daily activities. If this is the case, you may be referred to a Tertiary Assessment Centre. The tertiary centres are located in Regina and Saskatoon. If you do not live in Regina or Saskatoon, SGI will pay for your travel and accommodation expenses.

The tertiary assessment takes place over a two-day period. You will be examined by a number of health-care providers, including a physician, physiotherapist, psychologist, exercise therapist, occupational therapist and vocational therapist. After the assessment, the team will meet with you and your Personal Injury Representative to discuss their findings and outline their recommendations. The recommendations could include coming back to the facility to attend a treatment program. The treatment program could be for a few weeks or a few months, depending on the extent of your injury.

If you are to attend either a Secondary or Tertiary Assessment Centre, SGI will provide compensation for time lost from your employment. If you are required to travel to either of the assessments, SGI will pay mileage as per the mileage amount outlined on line 14 of the benefits table (page 28). Meals will also be reimbursed as per the benefits table.

PART 4

HOMECARE AND CAREGIVER BENEFITS

PERSONAL AND HOME ASSISTANCE EXPENSES

You may be eligible for reimbursement for personal and home assistance expenses. To qualify, you must, as a result of the accident, be unable to care for yourself or be unable to perform the essential activities of everyday life without assistance.

Receipts are required outlining the type of assistance that was provided, who provided the assistance and when it was performed. The amount payable is based on the level of assistance you require. The maximum amount payable is on line 11 of the benefits table (page 28). Your Personal Injury Representative will provide the appropriate form.

CAREGIVER BENEFIT

To qualify, your main occupation at the time of the accident was taking care, without remuneration, of one or more persons under 16 years of age and/or one or more persons who are regularly unable to hold employment for any reason (an elderly parent, for example). To qualify for the Caregiver Benefit, you must be entirely or substantially unable to provide care for your children and/or the dependent adult(s).

The amount payable is on line 12 of the benefits table (page 28). Receipts are required outlining the type of assistance that was provided, who provided the care and when it was performed.

Entitlement to the benefit will continue as long as you cannot provide the care for the persons in your charge, but the benefit will not be paid during any period that you are receiving an Income Replacement Benefit. However, you may be entitled to a reduced caregiver benefit. Please see below.

After 180 days from the date of the accident, you can choose to either continue to receive that benefit or receive an Income Replacement Benefit. Once the choice has been made, it is final (you cannot switch back to the previous benefit). Your Personal Injury Representative will advise you of these options to help you make a decision.

REDUCED CAREGIVER BENEFIT

If you are considered a part-time or non-earner and opt for an Income Replacement Benefit, you are entitled to receive a Reduced Caregiver Benefit, provided your spouse is unavailable to care for the children and/or dependent adult(s) requiring your care. Full-time earners, temporary earners, part-time earners and students are also eligible for the Reduced Caregiver Benefit.

People who continue to work (and students) are also entitled to this benefit if they or their spouse cannot manage their own caregiving as a result of the accident.

The amount payable is shown on line 13 of the benefits table (page 28). Receipts are required outlining who provided the care, when it was performed and what assistance they provided.

You will remain eligible for this benefit only for such time as a spouse is unable, by reason of illness, disability or absence due to work or studies outside the home, to provide the care required. If a spouse is available, it is expected that he or she would care for the children or dependent adult(s) in your care.

PART 5

PERMANENT IMPAIRMENT BENEFIT

DEFINITION OF PERMANENT IMPAIRMENT

The regulations of the *Automobile Accident Insurance Act* outline the type of lasting and permanent injury suffered in an automobile accident that could result in you receiving a Permanent Impairment Benefit under PIPP. The permanent impairment could involve lasting injury or weakness to your body or one of your organs.

Depending on the nature of the injury, a decision on whether an impairment is permanent may not be possible until treatment is completed. The damaged body part or organ may have to be static or stabilized for the amount of time necessary for optimum tissue repair before it can be determined if the injury will result in a permanent impairment or not.

There are two types of permanent impairments:

(1) observable disfigurement; and

(2) a permanent, measurable reduction of physical or mental function.

If the impairment is definite (e.g., amputation of a limb) and cannot be corrected or improved by treatment, the benefit will be paid to you without delay.

An impairment is **not** the same as a disability. Disability is a reduction in your capacity to meet your personal or occupational demands. Disability refers to an activity or task you cannot accomplish, whereas impairment refers to damage to the body part or organ.

An "impaired" individual is not necessarily "disabled." For example, if a person's right little finger is severed at the first joint, this will impair the functioning of the hand of both a concert pianist and a bank president. However, the bank president is less likely to be disabled by this injury than the pianist.

BENEFITS

Under PIPP, if you suffer a permanent impairment you are entitled to lump sum compensation. The benefit will be paid once the extent of your impairment has been established and once all or most of your treatment has been completed.

Types of compensable impairments include amputated limbs, scarring, paralysis of facial nerves, ankylosis and partial or complete loss of vision or hearing. No payment is made for permanent impairment when death results from the accident.

WHO DECIDES?

The extent of your impairment and the level of compensation are determined in consultation with your attending medical practitioner and SGI's medical consultants, based on the regulations of the *Automobile Accident Insurance Act*. The maximum and minimum amounts payable are on line 6 of the benefits table (page 28).

PART 6

DEATH BENEFITS

SGI will pay Death Benefits to the estate, surviving spouse or dependent children of someone who died in a motor vehicle accident. The death must have resulted directly from the motor vehicle accident. Please complete a Death Benefits Application form and one of the following: (i) physician's report of death; (ii) autopsy report; or (iii) funeral director's certificate of death.

FUNERAL BENEFIT

SGI will pay a lump sum to the deceased's estate, regardless of the actual cost of funeral expenses. The amount payable is shown on line 4 of the benefits table (page 28).

DEATH BENEFITS – NO DEPENDANTS

If the person does not leave any surviving dependants, the estate is entitled to an additional lump sum payment. The amount payable is shown on line 3 of the benefits table (page 28).

SPOUSAL DEATH BENEFITS

If, at the time of the accident, the deceased was legally married or living common-law for at least two years (one year if the deceased had a child with his or her common-law spouse), the surviving spouse qualifies for Spousal Death Benefits. If the deceased had an ex-spouse to whom spousal support was payable, by contract or court order, that ex-spouse also qualifies for Spousal Death Benefits.

There may be more than one individual entitled to a death benefit as a surviving spouse. Each surviving spouse is entitled to receive a full spousal benefit (the benefit is not divided among the individuals entitled to receive this benefit).

A surviving spouse may receive three types of benefits:

1. **Death Benefit of 50 per cent of the deceased's Income Replacement Benefit based on the deceased's actual income prior to the accident.**

   A surviving spouse is entitled to a Death Benefit equal to 50 per cent of the weekly Income Replacement Benefit the deceased would have been entitled to had he or she survived. This benefit is paid for the lifetime of the surviving spouse. The minimum amount payable to each surviving spouse is shown on line 2 of the benefits table (page 28). The minimum would apply if the deceased was a low-income or non-earner and the lump sum amount payable (see "Capitalization of Death Benefits" on page 13) is less than the minimum amount payable.

   The benefit is payable every two weeks for the lifetime of the surviving spouse. The surviving spouse may, within five years of the date of the accident, choose to have this benefit paid out as a lump sum. Your Personal Injury Representative will provide you with a lump sum figure and explain how it is equivalent to the calculated value of all future payments.

   It is recommended that you seek the advice of a financial advisor before deciding whether to accept a lump sum payment or continue receiving payments every two weeks.

2. **Dependant Benefit of five per cent of the deceased's Income Replacement Benefit**

   A surviving spouse will be entitled to an additional benefit when there is a child or children under age 21 who were dependent on the deceased. A surviving spouse is entitled to an additional five per cent of the deceased's Income Replacement Benefit for each dependent child. This benefit is paid to the surviving spouse until the dependent child reaches age 21. The lump sum option is also available in these situations.

3. Education Benefit

A surviving spouse and any former spouse who was financially dependent on the deceased may be entitled to an education benefit. See line 5 of the benefits table (page 28) for the amount that can be claimed. This benefit is intended to assist people who wish to return to school after the loss of their spouse to achieve a greater degree of independence and financial stability.

To qualify for this benefit, the spouse must have been dependent on the deceased at the time of the accident. For example, a surviving spouse who was living with the deceased and relied on the deceased for food, clothing, shelter and financial support would qualify for the education benefit. A former spouse who was financially dependent on the deceased might also qualify, depending on the circumstances.

The benefit is intended to meet the essential costs of attending school. The following are the types of expenses considered under the education allowance: tuition, books and materials, child care and additional housing costs (where the course is not available locally and the surviving spouse must relocate).

Up to 25 per cent of the total education benefit can be paid in any one year. Requests for this education benefit must be made within five years of the date of the accident.

DEPENDENT CHILD(REN) BENEFITS

Benefits are payable to dependent child(ren) or the Public Trustee in the following instances:

1. **Where both parents are killed in the accident and there is only one surviving dependent child under age 21, that child is deemed to be the surviving spouse and is entitled to the surviving spouse benefit for both parents.** The child will receive 50 per cent of the Income Replacement Benefit to which the father would have been entitled had he survived, and 50 per cent of the Income Replacement Benefit to which the mother would have been entitled had she survived. The benefit is paid until the child's 21st birthday.

2. **Where both parents are killed leaving more than one dependent child under 21, and where both parents would have been entitled to an Income Replacement Benefit, the children will be paid a spousal benefit for each parent, to be shared equally.** For calculation purposes, the youngest child is deemed the surviving spouse for both of the deceased. For each child after the youngest, SGI will pay an additional five per cent of each deceased parent's Income Replacement Benefit as a dependent children's benefit, to be divided equally among the children. Each child will receive an equal share of the combined benefits for as long as the child remains under age 21.

3. **Where the deceased was the sole parent of a dependent child under age 21, the sole child is deemed to be the surviving spouse and is entitled to the bi-weekly spousal benefit (50 per cent of the deceased's Income Replacement Benefit).** The child will have the option of choosing a lump sum payment. The benefit is paid until the child's 21st birthday.

4. **Where the deceased was the sole parent, leaving more than one dependent child under age 21, a spousal benefit (50 per cent of the deceased's Income Replacement Benefit) will be divided equally among the children.** For calculation purposes, the youngest child is deemed the surviving spouse. For each child after the youngest, SGI will pay an additional five per cent of the deceased's Income Replacement Benefit as a dependent children's benefit. The total amount will be divided equally among all the children. Each child will receive an equal share of the combined benefits for as long as the child remains under age 21.

CAPITALIZATION OF DEATH BENEFITS

At any time within the first five years after the accident, a surviving spouse or dependant who is entitled to receive the surviving spouse benefit may choose to capitalize (i.e., convert a periodic payment into an equivalent capital sum) the Death Benefit and receive a lump sum payment. The choice, once made, is final. SGI will capitalize the value of the benefit on the basis of standard mortality tables, or to age 21 if the child is treated as a spouse.

PART 7

INCOME REPLACEMENT BENEFIT

An Income Replacement Benefit will be paid when an injury caused by a motor vehicle accident causes you to be entirely or substantially unable to perform the essential duties of your employment.

The Income Replacement Benefit is 90 per cent of your net income. Net income is calculated as your total income less income tax, Employment Insurance contributions and Canada Pension Plan contributions. The maximum total income claimable is shown on line 20 of the benefits table (page 28).

The Income Replacement Benefit is paid every two weeks and is adjusted yearly according to inflation. No Income Replacement Benefit is payable for the first seven days following the accident. People who were regularly incapable of employment before the accident, for any reason except age, are not entitled to an Income Replacement Benefit.

The calculation of your Income Replacement Benefit will depend on your employment status, which will be one of the following:

a) full-time earner
b) temporary earner
c) part-time earner
d) non-earner
e) student
f) youth

If you earn more than the maximum insurable earnings and the other party is at fault for the accident, you can claim from the other party any actual income lost in excess of the maximum insurable earnings. You cannot claim the 10 per cent of net income not paid by PIPP. Income lost during the first seven days after the accident is also not claimable from the other party.

If you are able to return to work at reduced hours, SGI will reduce your Income Replacement Benefit by only 75 per cent of your actual net earnings. If you have an SGI CANADA Auto Pak policy, the policy will cover your lost income in excess of the maximum insurable earnings claimable, plus the 10 per cent of net income not covered by PIPP, provided you don't have other coverage for the loss. Other coverage for the loss includes disability payments from another insurance company. SGI does not consider sick leave as "other coverage."

The Income Replacement Benefit is not reduced at retirement age and continues for life if necessary.

FULL-TIME EARNERS

You are considered a full-time earner if you work 28 hours or more per week and have done so for at least one year. You are also considered a full-time earner if you worked 28 hours or more per week for at least 32 weeks per year during the previous two years, with no more than 16 weeks between work periods.

The Income Replacement Benefit for a full-time salaried worker is calculated as follows, but will not be less than an Income Replacement Benefit calculated using the provincial minimum wage:

1. The total (gross) income from salaried employment, by calculating which of the following two options results in the greatest amount you would have received in income:
    i) The amount you earned in your last pay period, multiplied by the number of pay periods in a year, provides your total (gross) income. For example, if you are paid $500 every week, and you are paid 52 times a year, 52 x $500 gives you a total (gross) income of $26,000 for the year, plus any regular benefits you received in the 52 weeks before the accident; or

ii) The total amount you were paid in the 12 months prior to the accident, plus any regular benefits you received in the 52 weeks prior to the accident.

Benefits include overtime, shift differential and other payments you may receive or that are paid on your behalf by your employer; or

2. The amount of money you would have received from Employment Insurance or the National Training Act if not for the accident.

The Income Replacement Benefit for a self-employed worker is calculated using the greater of three amounts:

1. Business income as reported to Revenue Canada, less expenses, but excluding non-cash items (capital cost allowance, capital gains/losses, loss carry forwards, inventory adjustments). For purposes of the calculation, business income can be the greatest of: (i) the previous 52 weeks; (ii) the last fiscal year; (iii) the average of the last two fiscal years; or (iv) the average of the last three fiscal years prior to the date of the accident; or

2. A scheduled amount based on average income by occupation and experience (as determined by Statistics Canada); or

3. The actual and reasonable cost of a replacement worker up to the weekly maximum amount shown on line 10 of the benefits table (page 28).

TEMPORARY OR PART-TIME EARNERS

You are considered a part-time earner if you work less than 28 hours per week at one employment. You are considered a temporary earner if you work at least 28 hours a week but have not held your job for one full year.

If you are a temporary or part-time salaried worker, your Income Replacement Benefit is calculated as follows for the first 180 days following the accident:

1. By determining the greater of:
   i) The total (gross) income you earned in your last complete pay period, multiplied by the number of times you are paid in a year. For example, if you were paid weekly and received $150 in your last complete pay period your total (gross) yearly income using this method is 52 x $150 or $7,800 for the year; or

   ii) The total amount you were paid in the 12 months prior to the accident; or

   iii) The total (gross) income you would have earned in the 180 days following the accident. Income must be guaranteed by your employer.

If your hours of work or salary would have changed (higher or lower) during the first 180 days after the accident, advise your Personal Injury Representative and he or she will adjust your benefit accordingly.

The calculation also includes any regular benefits you received in the 52 weeks prior to the accident, such as overtime, shift differential and other payments you received or were paid on your behalf by your employer; or

2. By determining the amount of money you would have received from Employment Insurance or the National Training Act if not for the accident.

The Income Replacement Benefit for a part-time self-employed worker is calculated for the first 180 days by using the greater of these amounts:

1. Business income as reported to Revenue Canada, less expenses, but excluding non-cash items (capital cost allowance, capital gains/losses, loss carry forwards, inventory adjustments). For purposes of the calculation, business income can be the greatest of: (i) the 52 weeks prior to the accident; (ii) the last fiscal year; (iii) the average of the last two fiscal years; or (iv) the average of the last three fiscal years; or

2. A scheduled amount based on average income by occupation and experience (as determined by Statistics Canada) and adjusted for part-time workers. For example, if the average yearly income for a farmer who has worked for 11 years is $21,000, SGI will base the Income Replacement Benefit on that amount; or

3. The actual and reasonable cost of a replacement worker, up to the weekly maximum amount shown on line 10 of the benefits table (page 28).

Once the total (gross) income has been calculated, deductions are made for income tax and Canada Pension contributions to arrive at net income (Employment Insurance contributions are also deducted for salaried workers). Injured persons receive a benefit of 90 per cent of that net income. The maximum insurable earnings claimable is shown on line 20 of the benefits table (page 28). Benefits are adjusted yearly according to inflation.

After 180 days, if you remain unable to return to the employment held at the time of the accident, SGI will work with you to determine an employment. The following factors are taken into consideration when we establish the type of employment a person could have held at the time of the accident:

- the person's intent
- education
- training
- work experience
- physical and intellectual abilities
- whether the person is capable of full-time or part-time employment
- earnings and hours worked during the five years before the accident

The amount SGI will pay for a determined employment will not be less than what you received during the first 180 days, unless your employment would have changed during that time. If there was a change in your employment, a weighted average will be used to determine the amount to be considered in the first 180 days. The amount paid will not be less than minimum wage based on a 40-hour work week, provided you were capable of full-time employment immediately prior to the accident.

If you are receiving a Caregiver Benefit, you can switch to an Income Replacement Benefit **after** the first 180 days – or you can continue receiving a Caregiver Benefit. Consult your Personal Injury Representative about this option.

NON-EARNERS (UNEMPLOYED)

If you were a non-earner at the time of the accident, you are entitled to an Income Replacement Benefit for the first 180 days if, as a result of the accident, you:

(a) cannot hold the employment you would have held for the first 180 days; or
(b) are deprived of Employment Insurance or National Training Act benefits.

The employment you would have held must be documented and guaranteed by the employer. During the first 180 days, a non-earner cannot receive a weekly Caregiver Benefit if he or she is receiving an Income Replacement Benefit.

After 180 days, if you remain unable to return to the employment you could have held at the time of the accident, SGI will work with you to determine an employment. The following factors are taken into consideration when we establish the employment a person could have held at the time of the accident:

- the person's intent
- education
- training
- work experience
- physical and intellectual abilities
- whether the person is capable of full-time or part-time employment
- earnings and hours worked during the five years before the accident

The amount SGI will pay for a determined employment will not be less than what you received during the first 180 days, unless your employment would have changed during that time. If there was a change in your employment, a weighted average will be used to determine the amount to be considered in the first 180 days. The amount paid will not be less than minimum wage based on a 40-hour work week, provided you were capable of full-time employment immediately prior to the accident.

If you are receiving a Caregiver Benefit, you can switch to an Income Replacement Benefit **after** the first 180 days – or you can continue receiving a Caregiver Benefit. Consult your Personal Injury Representative about this option.

FAMILY ENTERPRISE

If, at the time of the accident, you were working in a family enterprise for no remuneration, and the injuries from the accident prevent you from performing your regular duties in the family enterprise, you are entitled to a benefit paying for replacement labour to perform your duties. The benefit is payable for the first 180 days following the accident and is based on actual and reasonable labour costs. The maximum amount payable appears on line 21 of the benefits table (page 28).

STUDENTS

The following definitions apply to the Income Replacement Benefit for students:

- **Student** – a person who is at least 16 years of age and who attends a secondary or post-secondary educational institution on a full-time basis.

- **Current studies** – a program of studies at the secondary or post-secondary level to which the student has been admitted on a full-time basis. Programs of study include high school, university (including post-graduate programs) and programs at recognized post-secondary technical colleges.

- **Industrial Average Wage** – the average weekly earnings of Saskatchewan employees, calculated by Statistics Canada.

Loss of Studies Benefit

If you are a student, you are entitled to a Loss of Studies Benefit for the time that you are unable to begin or continue your current studies because of the accident. The entitlement ceases on the day your studies were scheduled for completion. If you cannot complete all of your classes but do complete some, SGI will pay a portion of the maximum Loss of Studies Benefit, depending on the number of classes that could not be completed due to the injury. The Loss of Studies Benefit is payable per semester, to a maximum amount per year. The amounts payable at the secondary (high school) and post-secondary levels are shown on lines 7 and 8 of the benefits table (page 28).

Income Replacement Benefit

A student is entitled to an Income Replacement Benefit if, as a result of the accident, he or she:

(a) is unable to hold employment that he or she would have held were it not for the accident; or

(b) is deprived of Employment Insurance or National Training Act benefits.

Once the student's total (gross) income has been calculated, deductions are made for income tax, Canada Pension and Employment Insurance contributions to arrive at net income. Injured persons receive a benefit of 90 per cent of that net income, adjusted yearly according to inflation. The maximum insurable earnings claimable appears on line 20 of the benefits table (page 28).

Unable to work at completion of studies

If you are unable to hold employment at the completion of your current studies, you are entitled to an Income Replacement Benefit (based on the Industrial Average Wage) for as long as you are unable to hold employment. The completion of current studies is when you would have normally completed the level of education (e.g., secondary, post-secondary) you were in at the time of the accident. For example, if you were in Grade 11, the end of current studies would be scheduled completion of Grade 12. If you were planning and capable of studies in a post-secondary institution, the completion of current studies would be the scheduled time of completing the post-secondary level of education.

Students who cannot study or hold any employment are entitled to:

(a) a Loss of Studies Benefit for each school term within the current studies that was not completed as a result of the accident; and

(b) after the scheduled completion date of the current studies, an Income Replacement Benefit based on the Industrial Average Wage, if the student remains unable to hold employment.

The amount of the Industrial Average Wage is shown on line 17 of the benefits table (page 28).

YOUTH

The following definitions apply to the Income Replacement Benefit for youth:

- **Youth** – a person under age 16.

- **Industrial Average Wage** – the average weekly earnings of Saskatchewan employees, calculated by Statistics Canada.

Loss of Studies Benefit

A youth is entitled to a Loss of Studies Benefit for the time that he or she is, because of the accident, unable to begin or continue his or her current studies. The entitlement ceases on the day that was scheduled for completion of the studies. If the student cannot complete all or his or her classes but does complete some, SGI will pay a portion of the maximum Loss of Studies Benefit, depending on the number of classes taken and the number that could not be completed due to the accident. The entitlement ends at the end of the school year in which the youth reaches age 16.

The maximum Loss of Studies Benefit amounts appear on line 9 of the benefits table (page 28). The amounts on line 9 are the amounts payable for: (i) each school year not completed at the elementary level; and (ii) each semester not completed at the secondary level.

Income Replacement Benefit

A youth is entitled to an Income Replacement Benefit if, as a result of the accident, he or she:

(a) is unable to hold employment that he or she would have held were it not for the accident; or

(b) is deprived of Employment Insurance or National Training Act benefits.

Once the total (gross) income has been calculated, deductions are made for income tax, Canada Pension and Employment Insurance contributions to arrive at net income. Injured persons receive a benefit of 90 per cent of that net income, adjusted yearly to the level of inflation. The maximum insurable earnings claimable appears on line 20 of the benefits table (page 28).

Unable to work at completion of studies

If a youth is not able to hold any employment at the completion of his or her current studies (or cannot continue studies), the youth is entitled to an Income Replacement Benefit when he or she reaches age 16, for as long as he or she is unable to hold any employment. The Income Replacement Benefit will be based on the Industrial Average Wage.

Youths who cannot study or hold any employment are entitled to:

(a) a Loss of Studies Benefit for each lost school year or term within the current studies that is not completed as a result of the injury; and/or

(b) at age 16 the youth is entitled to an Income Replacement Benefit based on the Industrial Average Wage, provided he or she remains unable to hold any employment.

The amount of the Industrial Average Wage appears on line 17 of the benefits table on page 28.

PART 8

RESIDUAL CAPACITY

After two years of rehabilitation, most injured persons will have made significant progress in their recovery and many will have returned to their former employment. Others will have recovered sufficiently to secure employment, although it may not be in the field in which they were employed before the accident.

If, two years after the accident, the injury you suffered still prevents you from returning to your former employment, SGI will work with you to determine your residual earning ability.

What is residual earning ability?
You may not be able to return to your old job but may be able to hold a different job, which may be of lesser pay. When determining employment, SGI will work with you and consider your education, training and work experience, as well as your physical and intellectual abilities at the time of the determination. If you have been involved in an approved rehabilitation program, any knowledge or skill acquired through this program will also be a factor in the type of employment or earning ability that is "determined" with you.

The determination will be made after you have been assessed by health-care professionals or by a qualified therapist at a tertiary assessment centre. The assessment could include medical, psychological and functional evaluations. Based on the information provided by you and the health-care professionals or therapist, a "determined" occupation will be established.

The determined employment must be available in the region of Saskatchewan where you reside. After the determination is made, you will have up to one year to obtain this employment. If you are successful in gaining employment within the year, adjustments will be made to your Income Replacement Benefit.

What if my "determined" employment pays less than the job I held before my accident?
SGI will continue to pay you the difference between the income you earned at your former employment and what you are able to earn now.

THE APPEAL PROCESS

If you don't agree with your assessment of benefits, you can appeal.

Step 1. Make sure your Personal Injury Representative has all necessary information.
Problems can arise if the Personal Injury Representative is not clear about all the facts related to your claim.

Step 2. Talk to the Personal Injury Representative's supervisor.
If the Personal Injury Representative has all the information, but you don't agree with his or her assessment, please ask them to have their supervisor call you. Sometimes all it takes is a simple phone call to address your concerns. If you would prefer to voice your concerns in person, an appointment can be arranged.

Step 3. File an internal appeal.
If the supervisor cannot resolve the issue, you can file an internal appeal. Appeal forms are available from your Personal Injury Representative. On the form, outline all the reasons why you feel you are entitled to a different assessment.

After your appeal is received, SGI's appeal officer will review your claim file. The review may include discussions with you if you have requested a hearing. You will be informed of the decision in writing.

Step 4. Mediation.
If you are not satisfied with the result of your internal appeal, mediation is the next step. However, mediation is not mandatory. You can appeal directly to the Court of Queen's Bench after the internal appeal (or after mediation).

If you choose mediation, an outside mediator – agreed upon by you and SGI – will meet with you and SGI and try to help you reach an agreement. You can have a lawyer or other representative present at the mediation. Both sides will outline their views to the mediator, who will try to bring the parties together. The mediator cannot, however, impose a decision on the parties.

If you choose mediation, you must pay a $40 fee up front. SGI will pay all other mediation costs (not including any legal fees you may have incurred).

Step 5. Court of Queen's Bench.
If matters cannot be resolved by an internal appeal or by mediation, you can appeal to the Court of Queen's Bench. If you are successful in court, you will be reimbursed for your legal fees up to the maximum provided for in the Regulations.

YOUR APPLICATION FOR BENEFITS

You are about to make a claim for benefits because of an injury arising from a motor vehicle accident. We want to make sure you receive all the benefits you are entitled to, including timely and effective treatment. To do this, we require the detailed information that you are asked to provide in the Application For Benefits form (Part I).

SGI assures that all personal information provided in the Application For Benefits, including appendices and schedules, as well as any information gathered later, will remain confidential. The information you are asked to provide is necessary to assist your Personal Injury Representative in determining and providing benefits.

Please fill out the Application For Benefits form (Part I) to the best of your ability. If you have any questions about any aspect of this form, please consult your Personal Injury Representative.

If you are entitled to an Income Replacement Benefit or Loss Of Studies Benefit, you will be asked to complete an Application For Benefits For Income Replacement or Loss Of Studies (Part II). Part II of the form asks specific questions related to your work and work history or status as a student.

Cover Page
Please fill in all areas that have not been completed by your Personal Injury Representative. Your Claim Number and the name of your Personal Injury Representative will be entered by your representative before or after you receive the form. Under "Today's Date," enter the date you are filling out the Application For Benefits form.

PERSONAL INFORMATION

Question 1
Your current address is required for correspondence and so your Representative can visit you at home, if required.

Question 2
Your home, work and cell telephone numbers are required so we can call to discuss progress on your recovery, make appointments, etc. Your fax number may be used to forward forms or other information, if you are in agreement to its use for this purpose. Another contact number may be required if you are unable to take telephone calls.

Question 3
Your Social Insurance Number (SIN) is required on occasion, to obtain information from agencies (such as Human Resources Development Canada) that use this number for identification. If your SIN is missing from the application and SGI has to contact you to obtain the number, an unnecessary delay may arise in the processing of your claim.

Question 4
SGI needs your Saskatchewan Health card number to obtain reports, such as hospital records in the event you were hospitalized due to the injuries suffered in the accident.

Question 5
Your gender is required for statistical purposes.

Question 6
Your date of birth is required in determining certain benefits and for statistical purposes.

Question 7
This question helps us determine your residency status and entitlement as a Saskatchewan resident.

Question 8
Your marital status is required to determine benefits you may be entitled to receive.

Question 9
Information about dependants helps us determine whether or not you are eligible for a Caregiver Benefit as well as calculations involving Income Replacement benefits.

Question 10
Information about your education level may be required if you are considered to be a Part-time, Temporary or Non-earner and must be determined into an occupation at 180 days following the accident. If you are receiving an Income Replacement Benefit for a lengthy period of time, your education level will be of assistance if you are unable to return to your employment or determined employment.

Question 11
This information is required to determine who should be attending to your claim, SGI or Workers' Compensation.

Question 12
This information may be required as additional benefits may be payable through an SGI policy.

Question 13
Your representative would suggest that you speak to your broker to determine if additional benefits may be payable through your policy.

ACCIDENT CIRCUMSTANCES

Question 1
The "time of accident" is required so we can match your claim for injury benefits with the report of the automobile claim. This information may also have a bearing on when benefits commence.

Question 2
The location of the accident helps us verify your eligibility for benefits.

Question 3
This information is required to confirm the injuries suffered based on whether the individual was a vehicle occupant, pedestrian or cyclist.

Question 4
This information is required for statistical purposes.

Question 5
This information may assist us in understanding your injury.

Question 6
If an individual is injured in a motor vehicle accident, it **must by law** be reported to police. If you haven't yet taken this step, your Personal Injury Representative will ask you to do so.

Questions 7 to 10
Driver, owner, and vehicle information is required to verify all vehicles involved in the accident. This information also allows your Representative to determine liability, should it become an issue in any benefit entitlement beyond those provided by the Personal Injury Protection Plan.

Question 11
The information is required to verify that the injuries are as a result of a motor vehicle accident. The information will assist your Representative in identifying the owner and operator of the motor vehicle involved in the accident.

Question 12
The information provides your Representative with the file describing the accident and other parties involved in the accident.

Question 13
A good description of the accident will help your Representative understand how the accident occurred and how you may have been injured.

ABOUT YOUR INJURIES

Question 1
This information is required to determine the extent of your claim for injuries suffered in the accident.

Question 2
This information helps your Representative become familiar with the injury or injuries you may have suffered as well as the location of the injury and pain you may be experiencing.

Questions 3
This information helps your Representative understand your injury and the difficulty it may be causing in your daily activities.

Question 4
This information is required so your Representative can understand what occurred after the accident and be aware of any claim for additional costs (e.g. ambulance bills).

Question 5
We need to know who your caregivers are and any treatment(s) you have taken to date. Reports may be required from the caregivers you identify.

Question 6
This information is required so your Representative is aware of the claim you may have for replacement of any of these items damaged in the accident.

Questions 7, 8 and 9
This information helps your Representative understand what injuries you suffered and any other problems you may not have identified because of other more serious problems.

Question 10
This information helps your Representative determine if benefits can be paid for the impact of the injuries on your daily activities.

Question 11
This information will allow your Representative to understand your feelings about the effects of your injury.

Questions 12 and 13
This information lets SGI know if you had injuries previous to the ones sustained in the accident and whether that injury was affecting you at the time of this accident. The information also helps your Representative give consideration to what type of treatment may be required to restore your health to what it was prior to the accident.

ABOUT YOUR HEALTH

Questions 1 to 5
The information lets your Representative and caregiver know about your prior health and helps them determine what type of treatment plan should be developed.

ABOUT YOUR WORK

Question 1
The information is required for your Representative to understand the status of your employment, as you may be entitled to benefits for income loss. The information will allow the Representative to identify what documentation will be required to determine the amount of compensation.

Question 2
The information provides your Representative with the name of your employer if contact is required to obtain information about your job or about a return-to-work program.

Question 3
The information will allow your Representative to determine if you may be entitled to receive an Income Replacement Benefit. Your Representative will require that you complete an Application for Income Replacement Benefits Or Loss Of Studies form (Part II).

Question 4
This information will allow your Representative to determine if you are entitled to receive replacement worker benefits.

DESIGNATED PRIMARY PRACTITIONER

This will allow you to decide who you want to be in charge of your rehabilitation.

THE FINAL PAGE IS VERY IMPORTANT FOR YOU TO READ AND UNDERSTAND. AFTER YOU HAVE READ THE PAGE, PLEASE DATE AND SIGN IN THE SPACE PROVIDED, IN THE PRESENCE OF A WITNESS. THE WITNESS CAN BE YOUR PERSONAL INJURY REPRESENTATIVE.

If you have any questions about the final page of the Application For Benefits or any other aspect of Part I of this form, please speak to your Personal Injury Representative.

APPLICATION FOR BENEFITS FOR INCOME REPLACEMENT OR LOSS OF STUDIES

WORK STATUS

Question 1
This information helps your Representative understand the impact of your injuries on your ability to perform your job.

Question 2
The information informs your Representative of any health reasons preventing you from working.

Question 3
Your Representative needs to know how you earn your income. This information helps your Representative decide what documentation to request from you to determine the type and amount of benefit for income loss that you may be entitled to receive.

PRIMARY AND CURRENT EMPLOYMENT

Questions 1 to 11
Your Representative needs to know who your employer is and how to contact them if required. Your Representative may be contacting your employer to seek help in a return-to-work program or for many other reasons.

OTHER EMPLOYMENT

Questions 1 to 11
Please indicate any other income you earn that should be included in the calculation of your income loss claim. The information is required for the same reason as outlined under Primary Current Source Of Employment.

YOUR WORK HISTORY

Question 1
We need to know about your present job as well as your past work history. This information may be required in the future, if you are unable to return to your employment.

Question 2
You may be entitled to receive PIPP benefits if the injuries prevent you from collecting Employment Insurance or National Training Act benefits. The information is required for your Representative to be able to investigate.

TAX INFORMATION

Questions 1 to 8
Payment of Income Replacement Benefits is made after certain deductions are applied, such as income tax, Canada Pension Plan premiums and Employment Insurance premiums. See Part 7 (page 14) of this Guide for more details. The information requested allows your Representative to provide the details of your tax status for calculation or your income benefit.

STUDENT INFORMATION

Questions 1 to 3

The information is required to determine if you are a student. If you are a student, your Representative needs to know the level of your studies, etc. to determine if you may be entitled to a Loss of Studies Benefit.

IMPORTANT

This page is to inform you of what you must provide to your Representative to have your Income Replacement Benefit calculated.

THE FINAL PAGE IS VERY IMPORTANT FOR YOU TO READ AND UNDERSTAND. AFTER YOU HAVE READ THE PAGE, PLEASE DATE AND SIGN IN THE SPACES PROVIDED, IN THE PRESENCE OF A WITNESS. THE WITNESS CAN BE YOUR PERSONAL INJURY REPRESENTATIVE.

If you have any questions about what is stated on the final page of the Application For Benefits or any other aspect of Part II of this form, please speak to your Personal Injury Representative.

For general information about the Personal Injury Protection Plan call: 1-800-667-9868

For more information on filing your claim, please call our offices:

	rural toll-free	local
Estevan	**1-800-667-9773**	**637-4100**
Kindersley	**1-800-667-9778**	**463-5270**
Lloydminster	**1-800-667-8588**	**825-8200**
Meadow Lake	**1-800-667-4497**	**236-2500**
Moose Jaw	**1-800-667-5103**	**691-4500**
North Battleford	**1-800-667-1384**	**446-1900**
Prince Albert	**1-800-667-9324**	**953-8000**
Regina	**1-800-667-8015**	**751-1860**
Saskatoon	**1-888-468-8868**	**683-2371**
Swift Current	**1-800-667-7414**	**778-4900**
Tisdale	**1-800-667-5030**	**878-3600**
Weyburn	**1-800-667-9774**	**848-4300**
Yorkton	**1-800-667-1480**	**786-2430**

TABLE OF BENEFITS

To determine the amount of the benefit you may be entitled to receive, refer to the appropriate section of the Guide.

LINE	DESCRIPTION OF BENEFIT/EXPENSE	2002	2001	2000	1999	1998
1	Total Rehabilitation Benefits	$573,132	$554,286	$541,824	$532,767	$526,970
2	Minimum Death Benefits (spousal dependants)	51,582	49,886	48,764	47,949	47,427
3	Death Benefits, No Dependants	11,462	11,085	10,836	10,655	10,539
4	Funeral Benefit	5,732	5,544	5,419	5,328	5,270
5	Death Education Benefit	34,388	33,257	32,509	31,966	31,618
6	Permanent Impairment Benefit					
	Minimum	573	554	542	533	527
	Maximum	143,282	138,571	135,456	133,192	131,743
	Above benefits are limited to the maximum amounts payable for the year in which the injury occurred.					
7	Loss of Studies – Student					
	Secondary/Semester (maximum 2 per year)	3,726	3,603	3,522	3,463	3,425
	Secondary/Year	7,451	7,206	7,044	6,926	6,851
8	Post-Secondary/Semester (maximum 2 per year)	7,451	7,206	7,044	6,926	6,851
	Post-Secondary/Year	14,901	14,411	14,087	13,852	13,701
9	Loss of Studies – Youth					
	Elementary/Year	4,011	3,879	3,792	3,729	3,689
	Secondary/Semester (maximum 2 years)	3,726	3,603	3,522	3,463	3,425
	Secondary/Year	7,451	7,206	7,044	6,926	6,851
10	Replacement Labour (maximum per week)	631	610	596	586	580
11	Personal Assistance (maximum per week)	631	610	596	586	580
12	Caregiver, Maximum Per Week (Non Earner and Part-Time only)					
	1 Person	343	332	325	320	316
	2 Persons	372	360	352	346	343
	3 Persons	401	388	379	373	369
	4 or More Persons	458	443	433	426	422
13	Reduced Caregiver Benefit (maximum per week)					
	1 Person	86	83	81	80	79
	2 Persons	116	112	109	107	105
	3 Persons	143	138	135	133	132
	4 or More Persons	173	167	163	160	158
14	Travel By Automobile Per Kilometre	0.30	0.29	0.28	0.28	0.27
15	Meal Allowance					
	Breakfast Per Day	6.90	6.70	6.50	6.40	6.30
	Lunch Per Day	9.80	9.40	9.30	9.10	9.00
	Dinner Per Day	12.00	11.60	11.40	11.20	11.10
	Maximum Total Meal Allowance Per Day	28.70	27.70	27.20	26.70	26.40
16	Private Accommodation Per Day	17	17	16	16	16
17	Industrial Average Wage Per Year	30,961	28,610	28,148	27,662	27,176
18	Clean, Repair, Replace Clothing	1,147	1,109	1,084	1,066	1,054
19	Long Distance Telephone Calls (30 days)	57	55	54	53	53
20	Maximum Insurable Earnings	57,788[1]	57,788	56,855	55,875	54,893
21	Family Enterprise (maximum per week)	631	610	596	586	580

Note 1 | Maximum Insurable Earnings will be held at the 2001 level for 2002 and future years as required, to correct an overstatement created in 1997 and 1998. The overstatement caused by the change in Statistics Canada calculation approach, has been partially rectified in the restated information used for 2002 values. A further 1.8 % increase will be required in information used for 2003 growth, prior to a change in the $57,788 maximum insurable earnings.